

Table I.C.3.b(1999) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

| Characteristics             | Total   | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States               | 17.9%   | 11.5%                  | 15.4%             | 15.5%             | 17.3%             | 20.8%                  | 14.2%                  | 19.2%                |
| Industry group              |         |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.      | 10.4%   | 10.0% *                | 15.2% *           | 6.5% *            | 6.7% *            | 25.2% *                | 10.2% *                | 10.6%                |
| Mining                      | 14.2% * | 11.4% *                | 10.3% *           | 10.8% *           | 8.8% *            | 19.5% *                | 8.4% *                 | 15.8%                |
| Construction                | 14.7%   | 14.4%                  | 14.8%             | 14.2%             | 15.9%             | 14.5%                  | 14.8%                  | 14.5%                |
| Manufacturing               | 18.4%   | 9.8%                   | 16.9%             | 16.1%             | 17.3%             | 20.0%                  | 14.0%                  | 19.0%                |
| Transp., comm., util.       | 13.8%   | 8.4% *                 | 8.8% *            | 15.9%             | 20.2%             | 11.9%                  | 8.6% *                 | 14.4%                |
| Wholesale trade             | 17.4%   | 12.8%                  | 15.4%             | 17.5%             | 18.3%             | 18.2%                  | 17.4%                  | 17.4%                |
| Retail trade                | 25.4%   | 16.7%                  | 26.0%             | 22.2%             | 25.8%             | 27.5%                  | 21.6%                  | 26.7%                |
| Fin., ins., real est.       | 19.5%   | 13.9%                  | 10.3%             | 18.1%             | 16.5%             | 23.8%                  | 15.9%                  | 21.0%                |
| Services                    | 16.2%   | 9.8%                   | 13.7%             | 12.6%             | 15.3%             | 21.1%                  | 11.7%                  | 18.2%                |
| Ownership                   |         |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated    | 18.5%   | 12.0%                  | 16.6%             | 17.2%             | 18.2%             | 20.6%                  | 15.6%                  | 19.5%                |
| For profit, unincorporated  | 14.4%   | 10.2%                  | 15.3%             | 11.9%             | 14.4%             | 20.1%                  | 11.3%                  | 17.6%                |
| Nonprofit                   | 13.6%   | 11.1%                  | 7.1% *            | 8.4%              | 14.8%             | 17.0%                  | 8.9%                   | 14.9%                |
| Unknown                     | 27.5%   | 13.2% *                | *****             | *****             | 24.4%             | 27.8%                  | 7.2% *                 | 27.5%                |
| Age of firm                 |         |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years           | 17.0%   | 12.7%                  | 20.6%             | 15.1%             | 19.4%             | 23.0%                  | 15.6%                  | 19.0%                |
| 5-9 years                   | 17.7%   | 14.9%                  | 15.3%             | 22.7%             | 16.2%             | 19.5%                  | 17.6%                  | 17.8%                |
| 10-19 years                 | 15.3%   | 10.9%                  | 14.6%             | 16.1%             | 17.6%             | 16.4%                  | 13.4%                  | 17.4%                |
| 20 or more years            | 16.0%   | 9.7%                   | 15.1%             | 14.1%             | 16.8%             | 18.2%                  | 13.4%                  | 17.0%                |
| Unknown                     | 22.4%   | 23.9% *                | 11.9% *           | 15.2%             | 20.9%             | 22.6%                  | 15.8% *                | 22.4%                |
| Multi/single status         |         |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations         | 19.5%   | 20.1%                  | 15.5%             | 12.3%             | 17.5%             | 21.0%                  | 14.0%                  | 19.8%                |
| 1 location only             | 15.1%   | 11.1%                  | 15.4%             | 16.7%             | 17.1%             | 12.6%                  | 14.3%                  | 16.6%                |
| Percent full-time employees |         |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%               | 18.5%   | 10.5% *                | 8.9% *            | 26.2%             | 16.9%             | 20.7%                  | 10.2% *                | 21.0%                |
| 25-49%                      | 23.4%   | 14.0%                  | 29.2%             | 17.0%             | 19.5%             | 28.1%                  | 20.3%                  | 24.4%                |
| 50-74%                      | 21.3%   | 15.3%                  | 16.2%             | 17.8%             | 19.8%             | 25.9%                  | 16.0%                  | 23.3%                |
| 75% or more                 | 17.3%   | 11.0%                  | 14.8%             | 15.1%             | 17.0%             | 20.0%                  | 13.9%                  | 18.5%                |
| Union presence              |         |                        |                   |                   |                   |                        |                        |                      |
| No union employees          | 18.5%   | 11.6%                  | 15.7%             | 15.6%             | 18.2%             | 23.0%                  | 14.2%                  | 20.5%                |
| Has union employees         | 12.8%   | 5.9% *                 | 7.7% *            | 14.7%             | 12.0%             | 13.2%                  | 14.5%                  | 12.6%                |
| Unknown                     | 20.5%   | 17.1%                  | 17.6% *           | 19.6%             | 17.7%             | 21.1%                  | 15.6%                  | 20.8%                |
| Percent low wage employees  |         |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage        | 21.8%   | 21.1%                  | 20.8%             | 20.4%             | 15.3%             | 32.0%                  | 21.2%                  | 22.1%                |
| Less than 50% low wage      | 15.7%   | 11.1%                  | 15.2%             | 15.0%             | 17.0%             | 17.7%                  | 13.7%                  | 16.8%                |
| Unknown                     | 22.1%   | 16.0% *                | 13.7% *           | 25.1%             | 21.1%             | 22.2%                  | 23.1%                  | 22.1%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3.b(1999) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

| Characteristics                    | Total   | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States                      | 0.36%   | 0.39%                  | 0.70%             | 0.53%             | 0.82%             | 0.61%                  | 0.29%                  | 0.51%                |
| <b>Industry group</b>              |         |                        |                   |                   |                   |                        |                        |                      |
| Agric., fish., forest.             | 1.89%   | 4.05% *                | 6.70% *           | 3.16% *           | 2.80% *           | 8.50% *                | 4.32% *                | 2.86%                |
| Mining                             | 4.52% * | 3.60% *                | 3.45% *           | 3.65% *           | 4.70% *           | 6.55% *                | 3.13% *                | 4.78%                |
| Construction                       | 1.34%   | 2.20%                  | 2.32%             | 2.25%             | 1.93%             | 2.21%                  | 2.31%                  | 1.42%                |
| Manufacturing                      | 1.13%   | 2.70%                  | 2.84%             | 2.34%             | 2.10%             | 1.24%                  | 1.51%                  | 1.23%                |
| Transp., comm., util.              | 1.76%   | 2.56% *                | 7.53% *           | 3.19%             | 3.27%             | 2.53%                  | 2.76% *                | 1.96%                |
| Wholesale trade                    | 1.30%   | 3.31%                  | 3.04%             | 2.19%             | 2.85%             | 1.77%                  | 2.08%                  | 1.93%                |
| Retail trade                       | 1.05%   | 1.67%                  | 2.40%             | 2.37%             | 2.83%             | 1.14%                  | 1.57%                  | 1.21%                |
| Fin., ins., real est.              | 1.35%   | 2.63%                  | 2.37%             | 5.09%             | 2.39%             | 1.75%                  | 2.64%                  | 1.64%                |
| Services                           | 0.69%   | 1.30%                  | 2.05%             | 0.89%             | 0.97%             | 1.16%                  | 0.95%                  | 0.72%                |
| <b>Ownership</b>                   |         |                        |                   |                   |                   |                        |                        |                      |
| For profit, incorporated           | 0.47%   | 0.66%                  | 0.81%             | 0.50%             | 0.92%             | 0.58%                  | 0.46%                  | 0.62%                |
| For profit, unincorporated         | 1.44%   | 1.30%                  | 3.17%             | 3.23%             | 2.21%             | 1.62%                  | 1.91%                  | 1.57%                |
| Nonprofit                          | 0.57%   | 2.04%                  | 2.71% *           | 1.09%             | 0.74%             | 1.05%                  | 1.39%                  | 0.58%                |
| Unknown                            | 2.35%   | 4.06% *                | *****             | *****             | 4.34%             | 2.38%                  | 2.88% *                | 2.36%                |
| <b>Age of firm</b>                 |         |                        |                   |                   |                   |                        |                        |                      |
| Less than 5 years                  | 1.32%   | 1.40%                  | 4.24%             | 2.47%             | 3.30%             | 3.04%                  | 1.02%                  | 2.51%                |
| 5-9 years                          | 1.54%   | 1.85%                  | 1.81%             | 3.54%             | 2.71%             | 2.34%                  | 2.27%                  | 1.55%                |
| 10-19 years                        | 1.07%   | 1.73%                  | 1.81%             | 1.11%             | 2.06%             | 2.00%                  | 1.28%                  | 1.54%                |
| 20 or more years                   | 0.43%   | 0.82%                  | 1.15%             | 1.19%             | 0.68%             | 0.49%                  | 0.79%                  | 0.50%                |
| Unknown                            | 1.04%   | 7.63% *                | 6.15% *           | 3.54%             | 3.00%             | 1.13%                  | 6.00% *                | 1.06%                |
| <b>Multi/single status</b>         |         |                        |                   |                   |                   |                        |                        |                      |
| 2 or more locations                | 0.46%   | 4.56%                  | 2.33%             | 1.42%             | 0.76%             | 0.62%                  | 0.71%                  | 0.49%                |
| 1 location only                    | 0.47%   | 0.43%                  | 0.94%             | 0.28%             | 1.71%             | 1.69%                  | 0.39%                  | 1.15%                |
| <b>Percent full-time employees</b> |         |                        |                   |                   |                   |                        |                        |                      |
| Less than 25%                      | 2.30%   | 5.98% *                | 6.44% *           | 5.68%             | 3.39%             | 3.93%                  | 3.62% *                | 2.70%                |
| 25-49%                             | 0.97%   | 4.07%                  | 6.40%             | 3.10%             | 3.52%             | 1.32%                  | 2.70%                  | 1.36%                |
| 50-74%                             | 1.45%   | 2.95%                  | 2.16%             | 2.28%             | 2.07%             | 2.27%                  | 1.63%                  | 1.68%                |
| 75% or more                        | 0.44%   | 0.40%                  | 0.67%             | 0.64%             | 0.80%             | 0.82%                  | 0.21%                  | 0.63%                |
| <b>Union presence</b>              |         |                        |                   |                   |                   |                        |                        |                      |
| No union employees                 | 0.46%   | 0.45%                  | 0.72%             | 0.72%             | 0.95%             | 0.78%                  | 0.29%                  | 0.65%                |
| Has union employees                | 0.63%   | 3.09% *                | 2.38% *           | 2.01%             | 1.82%             | 0.90%                  | 3.39%                  | 0.81%                |
| Unknown                            | 1.24%   | 4.25%                  | 7.00% *           | 4.64%             | 2.69%             | 1.54%                  | 3.79%                  | 1.31%                |
| <b>Percent low wage employees</b>  |         |                        |                   |                   |                   |                        |                        |                      |
| 50% or more low wage               | 1.11%   | 5.64%                  | 4.17%             | 3.13%             | 2.52%             | 2.72%                  | 2.15%                  | 1.45%                |
| Less than 50% low wage             | 0.41%   | 0.27%                  | 0.86%             | 0.71%             | 0.92%             | 0.78%                  | 0.42%                  | 0.62%                |
| Unknown                            | 1.01%   | 5.62% *                | 5.01% *           | 4.62%             | 2.92%             | 1.11%                  | 4.25%                  | 1.04%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

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